



BANK

# HYPOnet

Corporate

## USER MANUAL

## CONTENT:

1. GENERAL ABOUT HYPONET	3
2. OPERATIONS IN HYPONET	4
2.1. LOGON TO SYSTEM	4
2.2. PROGRAM MENU AND WORK SPACE	4
2.3. ACCOUNT OVERVIEW	5
2.3.1. <i>Domestic payments</i>	5
2.3.2. <i>International payments</i>	5
2.4. TURNOVER OVERVIEW	6
2.4.1. <i>Turnover upon domestic payment account</i>	6
2.4.2. <i>Turnover upon international payment account</i>	7
2.5. STATEMENT OF ACCOUNT OVERVIEW	7
2.5.1. <i>Searching and viewing of account statements</i>	7
2.5.2. <i>Collective takeover of account statements</i>	8
2.6. PAYMENT	8
2.6.1. <i>Creation of payment order - package</i>	8
2.6.1.1. Payment order for domestic payments	8
2.6.1.2. Payment order for international payments	10
2.6.2. <i>Package overview (for domestic and international payments)</i>	13
2.6.3. <i>Fund transfer</i>	15
2.6.3.1. Purchase of foreign currency	15
2.6.3.2. Sale of foreign currency	16
2.6.3.3. Transfer to foreign account	17
2.6.3.4. Overview	17
2.6.4. <i>File transfer to server</i>	18
2.6.5. <i>Payout of foreign currency (entry)</i>	19
2.7. INCOMING PAYMENTS (COLLECTING FROM ABROAD)	20
2.7.1. <i>Income overview</i>	20
2.7.2. <i>Change of CNB attributes</i>	20
2.8. OTHER SERVICES	22
2.8.1. <i>Loan overview</i>	22
2.8.2. <i>Card overview</i>	22
2.8.2.1. Overview of general information on card account	22
2.8.2.2. Overview of card account turnover	23
2.9. DOCUMENTS	23
2.9.1. <i>Entry – Creation of new request</i>	23
2.9.1.1. Request creation for Report on solvency	23
2.9.1.2. Request creation for Notification on calculated interest and Notification on calculated charges	24
2.9.2. <i>Overview</i>	24
2.10. TEMPLATES	24
3.0. MESSAGES (INTERNAL MAIL)	25
3.1. INFORMATION	26
3.2. ADMINISTRATION OF AUTHORISATIONS	26
4. SUPPORT AND CONTACT	26

# 1. GENERAL ABOUT HYPOnet

The HYPOnet for corporate clients is intended for exchange of information and execution of bank transactions between the business entity and the bank.

**Advantages of HYPOnet:**

- Usage of our services from any place in the world that has an Internet access
- Access to your accounts 24/7
- Faster and easier communication with the bank using electronic banking
- Attractive charges for service execution

The HYPOnet satisfies high security standards and transactions between the business entity and the bank are done with all necessary security mechanisms for data encryption. Digital certificates that are saved on smart cards are used for authentication and signing of payment orders in the system.

The HYPOnet enables on-line operations.

The HYPOnet is available on Croatian, English and German language.

## 2. OPERATIONS IN HYPOnet

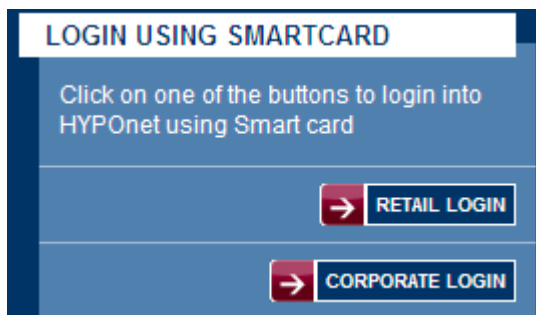
### 2.1. Logon to system

You have to follow the below given procedure to logon to the HYPOnet system:

Insert your smart card into the reader

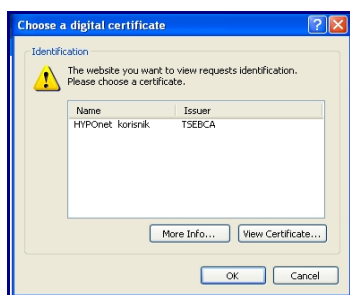
Access to web address:

<https://www.hypo.hr>



Select Corporate Login in the Login using smart card window.

Select Smart Card for corporate clients.



Select your name and surname when choosing the certificate.



Enter your PIN in order to access the smart card and click on OK.

### 2.2. Program menu and work space

The menu is located on the left site of the user surface and represents the connection between selected program parts.

The name of the registered user can be seen on the top right corner where you can find options Help and Exit as well.

The first page shows accounts overviews for international and domestic payment systems, as well as messages sent by the bank.

First Page
HYPOnet korisnik
Help
Exit

☒ Domestic Payments
☐ International Payments
Show

Account Company	Currency	Balance on Account	Available Amount	Number of Payment in Queue	Amount of Payment in Queue	Reservation MC Electronic	Limit	Date of Last Change	Account Status/ Last Change
2500009-1100110011 TESTNA TVRTKA D.O.O.	HRK	400.000,00	0,00	0	0,00	0,00	300.000,00	29.05.2008 00:14:58	Active 10.09.2007 10:46:14

Messages
Save all

Date of Message	Title of Message	Print
21.09.2009	Obnova digitalnog certifikata: HYPOnet korisnik	Print
30.12.2005	Raspored 2	Print
30.12.2005	Raspored	Print

Only data which is generated after the day of service activation can be seen in the HYPOnet. If these data are older than one year, they will be stored in Cold Archive and you need to contact the HYPOnet Helpdesk in order to view them.

## 2.3. Account overview

- select domestic or international payments

Within menu Accounts you can see a list of all your accounts with belonging details, depending on the selected payment system.

### 2.3.1. Domestic payments

<div><div><div><div><div><div></div><div>Domestic Payments</div></div><div><div>International Payments</div><div>Show</div></div></div></div></div></div>									
Account Company	Currency	Balance on Account	Available Amount	Number of Payment in Queue	Amount of Payment in Queue	Reservation MC Electronic	Limit	Date of Last Change	Account Status/ Last Change
2500009-1100110011 TESTNA TVRTKA D.O.O.	HRK	400.000,00	0,00	0	0,00	0,00	300.000,00	29.05.2008 00:14:58	Active 10.09.2007 10:46:14

**Account/company** – account number and name of business entity

**Currency** – currency of the account

**Balance on account** – account balance

**Available amount** – consists of the balance sum and limits that are subtracted from the amount

**Number of payment in queue** – not yet executed payment orders

**Amount of payment in queue** – payment order amount in queue (of not yet executed payment orders)

**Reservation MC Electronic** – reserved amount on Master Card Electronic which is still not booked on the account

**Limit** – granted limit (approved overdraft on account)

**Date of last change** – date of last changing of account balance

**Account status** – status of account (active/blocked)

**Last change** – time of last changing of account status

### 2.3.2. International payments

<input type="radio"/> Domestic Payments		<input checked="" type="radio"/> International Payments		<input type="checkbox"/> Archive till 28.02.2009		<div>Show</div>
Account	IBAN	Company	Balance on Account	Date of Last Change	Account Status/ Last Change	
1100220033 EUR	HR7825000091501132438	TEST COMPANY D.O.O.	2.828,97	23.08.2010 00:08:42	Active 11.02.2010 16:20:57	
2022003300 HRK	-	TEST COMPANY D.O.O.	121,80	23.08.2010 00:03:36	Active 20.03.2006 10:30:03	
1100110011 EUR	HR5725000091101243429	TESTNA TVRTKA D.O.O.	100.000,00	14.10.2008 00:10:49	Active 10.09.2007 10:46:14	
2000110011 HRK	-	TESTNA TVRTKA D.O.O.	0,00	14.10.2008 00:10:46	Active 10.09.2007 10:46:19	

**Account** – number and currency of account  
**IBAN** – International Bank Account Number  
**Company** – name of business entity  
**Account balance** – balance on account  
**Date of last change** – date of last changing of account balance  
**Account status** – status of account (active/blocked)  
**Last change** – time of last changing of account status

## 2.4. Turnover overview

Select domestic or international payments and the account you want to view in the drop-down menu Selected account, then enter time period and define displaying of Credit and/or Debit. Click on **Show** and a table with turnovers according to entered parameters will appear.

Selected account turnover can be printed by using the print icon.

For viewing turnovers older than 60 days you have to mark the field **old archive (over 60 days)**.

### 2.4.1. Turnover upon domestic payment account

Turnovers can be searched upon criteria VBDI (bank identification number), Account number of payee (10 digits) and Order amount (from – to). Afterwards you have to click on **Show**.

Turnover on domestic payment accounts can be saved as file in FINA format „MN IZVADAK“ on wanted location.

Company	TESTNA TVRTKA D.O.O.								
Selected Account	2500009-1100110011 HRK			<input checked="" type="radio"/> Domestic Payments <input type="radio"/> International Payments					
Value Date from	07.01.2010	to	08.03.2010						
<input checked="" type="checkbox"/> Credit	<input checked="" type="checkbox"/> Debit			VBDI <input type="text"/> Account Number <input type="text"/> Order Amount from <input type="text"/> to <input type="text"/>					
<input type="checkbox"/> Old Archive (over 60 days)									
<b>Show</b>									

Total Credit: 232.591,22		Total Debit: 8.198,99		TESTNA TVRTKA D.O.O.					
TRN Moneta TRN FINA	Date of Entry Value Date Method of Execution	Orderer/Beneficiary Account	Debit	Credit	Currency	Reference of Orderer Reference of Beneficiary	Purpose	Detailed View	
2010-03-04-10.18.28.308691 0141010038570504	04.03.2010 04.03.2010 0	Test Inc. 2500009-11	50,00	0,00	HRK		INFORMACIJA O SOLVENTNOSTI - IS 2	<a href="#">Detailed</a>	
2010-03-04-10.18.29.471208 9011020000966793	04.03.2010 04.03.2010 0	Test Ltd. ZAGREB 2500009-1100330011	1.799,14	0,00	HRK		INV.NO. 666	<a href="#">Detailed</a>	

## 2.4.2. Turnover upon international payment account

Turnovers can be searched upon criteria Account/IBAN and Order amount (from – to). Afterwards you have to click on **Show**.

Company	TESTNA TVRTKA D.O.O.		<input type="radio"/> Domestic Payments <input checked="" type="radio"/> International Payments	
Selected Account	1075-1100110011-978 EUR			
Value Date from	07.01.2009	to	08.03.2010	
<input checked="" type="checkbox"/> Credit	<input checked="" type="checkbox"/> Debit	Account/IBAN <input type="text"/> Order Amount from <input type="text"/> to <input type="text"/>		
<input type="checkbox"/> Old Archive (over 60 days)				
<b>Show</b>				

Total Credit: 0,00		Total Debit: 5.423,58		TESTNA TVRTKA D.O.O.	
Date of Entry Value Date	Debit	Credit	Currency	TRN	Purpose
04.03.2010 04.03.2010	210,58	0,00	EUR	9011020000966794	INV.NO. 666
04.03.2010 04.03.2010	66,67	0,00	EUR	9011020000966796	INV.NO. FDGD
02.03.2010 02.03.2010	333,00	0,00	EUR	9011020000966627	INV.NO. 555

## 2.5. Statement of account overview

### 2.5.1. Searching and viewing of account statements

Once you have decided on domestic or international payments and number of account statement (see drop-down menu), click on button **Show** and the selected statement of account will be displayed.

Details on the statement of account can be seen when clicking on **Transactions**.

The statement of account can be printed by clicking on the print icon.

Company	TESTNA TVRTKA D.O.O.		<input checked="" type="radio"/> Domestic Payments <input type="radio"/> International Payments	
Selected Account	2500009-1100110011 HRK			
Number of Statement	126 (31.12.2009)	<b>Show</b>	<input checked="" type="checkbox"/> Old Archive (over 60 days)	

Statement of account no.: 2500009-1100110011 HRK

Company: HYPO-LEASING KROATIJEN D.O.O.

Hypo Alpe-Adria-Bank d.d.

No	Date of Statement	Opening Balance	Total Credit	Total Debit	Closing Balance	Date of Previous Statement	Transactions
126	31.12.2009	7.635.311,53	101.917,81	0,00	7.737.229,34	30.12.2009	<b>Transactions</b>

Name of Orderer Bank of Orderer	Name of Beneficiary Bank of Beneficiary	Date of Entry Value Date	Currency	Purpose	TRN	Debit	Credit
TEST D.D.	TESTNA TVRTKA D.O.O.	31.12.2009	HRK	Pay	0510910038487725	0,00	101.917,81
	Hypo Alpe-Adria-Bank d.d.	31.12.2009					

Statements of account for domestic payments can be downloaded in FINA format by clicking on **Create file**.

Company	TESTNA TVRTKA D.O.O.		<input type="radio"/> Domestic Payments <input checked="" type="radio"/> International Payments	
Selected Account	1075-1100110011-978 EUR			
Number of Statement	1 (4.1.2010)	<b>Show</b>	<input checked="" type="checkbox"/> Old Archive (over 60 days)	

Statement of account no.: 1075-1100110011-978 EUR

Company: TESTNA TVRTKA D.O.O.

Hypo Alpe-Adria-Bank d.d.

No	Date of Statement	Opening Balance	Total Credit	Total Debit	Closing Balance	Date of Previous Statement	Transactions
1	04.01.2010	8.063.937,00	1.000,00	0,00	8.064.937,00	18.12.2009	<b>Transactions</b>

Name of Orderer Bank of Orderer	Name of Beneficiary Bank of Beneficiary	Date of Entry Value Date	Currency	Purpose	TRN	Debit	Credit
Test Ltd.	Testna Tvrtka d.o.o.	04.01.2010	EUR	Test Overview	0231020000940816	0,00	1.000,00
	Hypo Alpe-Adria-Bank d.d.	04.01.2010					

Statements of account for international payments can be downloaded by clicking on icon **MT940**. Statements of account can also be printed in the same format by clicking on the print icon.

## 2.5.2. Collective takeover of account statements

Collective takeover of statements of account is possible for HRK accounts of the same type (e.g. all account types 13).

The file is in FINA format.

When taking over collectively, it is necessary to select date and company of this type of account, after what you can click on **Create file**.

<b>Company</b>	TESTNA TVRTKA D.O.O.
<b>Date</b>	07.03.2010
<b>Marking of the account types for group download</b>	
<input checked="" type="checkbox"/> 11	<input checked="" type="checkbox"/> 14
<input checked="" type="checkbox"/> 13	<input checked="" type="checkbox"/> 15
<input checked="" type="checkbox"/> 18	<input type="checkbox"/> 35
<b>Create file</b>	

## 2.6. Payment

### 2.6.1. Creation of payment order - package

By creating a payment order, a new package will be created automatically, but payment orders can also be entered into previously created packages.

After choosing a list of previously created packages that will appear on screen and you can select them by using button **Select**, otherwise you can create a totally new package in the lower grey part by clicking on **New package**.

In order to orient yourself easier, you can name the package by entering the name into field *Description of package*. The package description is informative only.

<b>Company</b>	TESTNA TVRTKA D.O.O.							
<b>Selected Account</b>	2500009-1100110011 HRK							
<input checked="" type="radio"/> Domestic Payments <input type="radio"/> International Payments								
<b>Open Packages:</b>								
No	Order Number	Company	Account of Package	Amount	Source	Date of Creation	Package Description	Select
17	2	TESTNA TVRTKA D.O.O.	2500009-1100110011	105.051,99	Ručni unos	12.02.2010		Select
16	1	TESTNA TVRTKA D.O.O.	2500009-1100110011	5,00	Ručni unos	01.02.2010		Select
<b>Create a New Package:</b>								
Account:	2500009-1100110011 HRK		TESTNA TVRTKA D.O.O.					
Date of Entry:	10.03.2010							
Description of Package:	Test package		<b>New Package</b>					

#### 2.6.1.1. Payment order for domestic payments

Data on active package are given above the form for entering data on payment order.

Fields for data entry within the payment order for domestic payments are divided into three parts: Orderer, Order details and Beneficiary.



Information on the Active Package:						
No	Order Number	Amount	Currency	Source	Date of Creation	Package Description
17	2	105.051,99	HRK	Ručni unos	12.02.2010	

PAYMENT ORDER	
<b>ORDERER</b>	
Name: TESTNA TVRTKA D.O.O.	Account Number: 2500009-1100110011 <span>Templates</span>
Bank Name: HYPO ALPE-ADRIA-BANK D.D.	Reference Number (Debit): 99
<b>ORDER DETAILS</b>	
Priority <input type="checkbox"/> HSVP <input type="checkbox"/>	
Value Date: 08.03.2010	HRK: 123,00
Payment Description Code: ...	Purpose of Remittance: Invoice no 123
<b>BENEFICIARY</b>	
Name and Seat of Beneficiary: Test Inc.	Account Number: 2500009-1100220011 <span>Complete</span>
Street	Bank: HYPO ALPE-ADRIA-BANK D.D.
10 000 Zagreb	Reference Number (Credit): 00 12345
<input type="button" value="Confirm"/> <input type="checkbox"/> Save as Template: <input type="text" value="Name"/> <input type="checkbox"/> Save Reference Number: <input type="button" value="Cancel"/>	

**Orderer**

The fields *Name*, *Bank name* and *Account number* cannot be changed because the system automatically retrieves data according to selected account.

Model 99, which can be changed, is entered automatically in the field *Reference number (debit)*.

**Order details**

**Priority:** mark the field if the payment order is urgent.

**HSVP:** if you want to pay via HSVP, mark the field – given service will be charged in accordance with the bank tariff.

**Value date:** the date is automatically generated, using the day of payment order opening, it can be changed up to 14 days in advance.

**Payment description code** and **Purpose of remittance:** enter the fields according to the invoice you are paying.

**HRK:** enter the amount in HRK.

**Beneficiary**

**Account number:** enter the account number on which you pay in and click on **Complete**.

**Name and seat of beneficiary:** enter the full name and seat (including the address) of beneficiary or click on **Complete** which will fill out fields *Name and seat of beneficiary* and *bank* automatically, that is for account types 11, 17 and 18. A message will appear for all payment orders higher than 105.000,00 HRK, indicating that the entry of beneficiary data (name and full address) is obligatory in accordance with the Law on the prevention of money laundering.

**Bank:** by entering the BIN into the field *Account number*, the field *Bank* will be entered automatically.

**Reference number (credit):** model 99, which can be changed, is entered automatically in the field.

Once you have filled out the payment order properly, click on **Confirm**.

**Template (draft)**

If you want to save your payment order as template, mark **Save as template** which can be done at the bottom of the payment order, thereby a field for entering of name will be opened. Next to this field, the field **Save reference number** is located (debit and credit respectively).

If you already have saved templates, the button **Templates** will appear on new payment orders. By choosing this option a list of all saved templates will open. Templates can be selected and deleted.

Select	Template	Account of Beneficiary	Beneficiary	Delete
Select	Test 1	2500009-1100220011	Test Inc	Delete
Select	Test 2	2500009-1100330011	Test Ltd.	Delete

All data, except amount, will be entered if you choose a payment order from Templates.

### 2.6.1.2. Payment order for international payments

The payment order 14 consists of three tabs:

- Basic information
- CNB statistics
- Information on cover

Each tab is marked with a red point as long as necessary fields are not entered or filled out wrongly. Once the fields are entered correctly and entry is confirmed, the points will become green which is an additional control for properly entered payment order.

#### Basic information

Basic information are divided into three parts: Orderer, Beneficiary and Other information.

Basic Information		CNB Statistics	Information on Cover
<b>International Payments (Order 14) -BASIC INFORMATION</b>			
Payment Instrument: 10-doznaka		Templates	
<b>ORDERER</b>			
Name (50): TESTNA TVRTKA D.O.O.		Bank: HYPO ALPE-ADRIA-BANK D.D.	
Package Account: 1100110011 EUR		SWIFT Address: HAABHR22	
<b>BENEFICIARY</b>			
Account/IBAN: AT041100001122334455		Code of Foreign Company: 1 Corporate entities	
Name and Seat of Beneficiary (59): TEST GMBH STRASSE KLAGENFURT AUSTRIA		SWIFT Address: HAABAT2KKLA Confirm BIC Register Name and Address of Bank (57): HYPO ALPE-ADRIA-BANK A.G. KLAGENFURT (HEAD OFFICE - FOREIGN DEPARTMENT)	
Company's Country Code: 040 AUSTRIA		Country Code of Foreign Bank: 040 AUSTRIA	
		Intermediary institution: Intermediary	
<b>OTHER INFORMATION</b>			
Information on Payment (70): INV.NO. 12345 <i>It is recommended to enter the name in English</i>			
Amount in the Currency (32A): 1.233,00		Account for charges: 1100110011-HRK	
Currency Symbol-Code: 978-EUR		Security number:	
Date of execution: 09.03.2010 Execution schedule			
Costs of Bank (71A): Shared			
Comment:			
Confirm Save as Template: Cancel			

#### Orderer

In the fields *Name*, *Bank* and *Package account* data cannot be changed because the system automatically retrieves data according to selected account.

### Beneficiary

**Account/IBAN:** if you pay within EMU (European Monetary Union), it is necessary to enter IBAN of partner from abroad in order to avoid needless costs of foreign banks. Account number has to be entered for countries outside of EMU.

Only the account number/IBAN is entered in the field.

**Name and seat of beneficiary:** enter data on partner from abroad. Entry of beneficiary data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.

**Code of foreign company:** the field is initially entered with «1 Corporate entities», but the field content can be changed if necessary.

**Company's country code and County code of foreign bank:** can be entered manually or selected from key-code-list that is given under «...».

**Name and address of bank and SWIFT address:** the name of the foreign bank and its SWIFT address can be entered manually or selected from BIC register by clicking on **Select**. You also can find the correct bank by entering the SWIFT address and clicking on **Confirm**.

### Beneficiary

**Account/IBAN:** if you pay within EMU (European Monetary Union), it is necessary to enter IBAN of partner from abroad in order to avoid needless costs of foreign banks. Only the account number/IBAN is entered in the field.

**Name and seat of beneficiary:** enter data on partner from abroad. A message will appear for all payment orders higher than 105.000,00 HRK, indicating that the entry of beneficiary data (name and full address) is obligatory in accordance with the Law on the prevention of money laundering.

**Code of foreign company:** the field is initially entered with «1 Corporate entities», but if necessary, the field content can be changed.

**Company's country code and County code of foreign bank:** can be entered manually or selected from key-code-list that is given under «...».

**Name and address of bank and SWIFT address:** the name of the foreign bank and its SWIFT address can be entered manually or selected from BIC registry by clicking on button **BIC register**. You also can find the correct bank by entering the SWIFT address and clicking on **Confirm**.

### Other information

**Information on payment:** enter the account number, contract number or the like.

**Amount in currency:** enter the amount that should be paid abroad.

**Currency code-label:** choose payment currency.

**Security number:** enter the number if necessary.

**Date of execution:** date of payment order creation is set initially and the payment order will be processed on this date by the bank and according to timetable. Date of execution can be set up to 14 days in advance from date of creation.

**Charge account:** choose the account that should be charged by the bank for payment order processing

**Costs of bank:** mark who bears the costs of foreign bank by using the belonging drop-down menu.

**Comment:** optional field; if wanted feel free to enter the field with for you important information.

Once you have filled out all needed fields, click on **Confirm**.

After confirming Basic information, new tab *CNB statistics* will open automatically.

## CNB statistics

Basic Information		CNB Statistics		Information on Cover	
<b>International Payments (Order 14) - CNB STATISTICS</b>					
Reason of Payment Code:	110	Select			
Amount:	123,00				
Description:	Roba				
Loan registration No.:					
Control Book Contract No.:	1	Year:	2010		
Costs for foreign trade:	0-osnovni posao				
Enter					
Confirm					Cancel

**Payment reason code:** click on **Select** in order to select needed code, a window with all payment reason codes will appear. Confirm the chosen code by clicking on **Select**.

**Amount:** enter the amount that you are paying according to given payment reason code.

**Description:** the field will be entered automatically according to chosen payment reason code.

**Loan registration no.:** the field is mandatory only if you selected payment reason code for which loan registration number has to be entered (according to law).

**Control book contract no. and Year:** enter wanted data.

**Costs for foreign trade:** initially «0-osnovni posao» (basic transaction) is set, but if necessary you can change it to «Penalty interest, penalty, lay and demurrage surcharges».

Click on **Enter** after filling out required fields.

If you are creating a specification, e.g. according to payment reason, enter complete data upon one key (payment reason), click on **Enter** and repeat the action for each key (payment reason) separately.

Be aware that the sum of amount must be equal to the one given in Basic Information, i.e. to the one you are sending abroad.

Click on **Confirm** once you have ended with entry. A new tab, Information on Cover, will open automatically.

## Information on Cover

Basic Information		CNB Statistics		Information on Cover	
<b>International Payments (Order 14) - INFORMATION ON COVER</b>					
Selected Account:	1100110022 EUR				
Amount:	1.133,00 EUR				
Agreed exchange rate:	<input type="radio"/> Yes <input checked="" type="radio"/> No				
*Code for agreed exchange rate cannot be entered if payment currency and account currency for cover are identical.					
Enter					
<b>Total Amount of Order:</b>	<b>Subtotal Amount:</b>	<b>BALANCE TO THE TOTAL AMOUNT:</b>			
1.233,00 EUR	100,00 EUR	1.133,00 EUR			
<b>Account</b>	<b>Agreed exchange rate</b>	<b>Amount</b>	<b>Currency</b>	<b>Delete</b>	
1100110011 HRK	NE	100,00	EUR	Delete	
Confirm					Cancel

**Selected account:** your accounts are given in the drop-down menu. Choose the account which should be debited by the bank for payment order creation.

**Amount:** enter the amount.

**Agreed exchange rate:** initially marked with No. Click on Yes if you agreed with the bank upon a special exchange rate.

You can use several accounts for coverage.

E.g., if you are paying a total of 1.000,00 EUR abroad, coverage can consist of: 1100110011 EUR = amount 500,00 EUR and after clicking on **Enter**, the amount that remained will be shown in the field **Amount**. Then you may select HRK account: 1100110011 HRK = 500 EUR in counter value.

It is important to press **Enter** after each entry, so that the program records made entry.

A query will appear once the payment order is finished (at last clicking on **Confirm**): do you want to open a new payment order? If you choose option **Yes**, a new payment order will be opened and saved in the same package, if you choose **No**, the payment order will be saved in status **Open**.

### Template (draft)

If you want to save the payment order as template before confirming it, click on **Save as template** at the bottom of payment order and a field for entry of template name will open in the part **Basic information**.

If you already have saved templates, the button **Templates** will appear on the payment order. When pressing this button, a list of all templates you have saved will be shown. Given templates can be selected or deleted.

## 2.6.2. Package overview (for domestic and international payments)

A package consists of one or more payment orders. The reason for package creation is signing one or more payment orders at the same time (at once), after which they are sent to the bank altogether. A package is created in line with a certain account, a name for the purpose of better recognition can be assigned as well. The package name is informative only.

Company 
☐ All Companies

Selected Account 
☐ All Accounts

Date of Entry from  to 

☒ Domestic Payments
☐ International Payments

☐ Open
☐ Closed
☐ Partially Signed

☒ Packages in Preparation (Open, Closed, Partially Signed)
☐ Signed
☐ In Process
☐ Archived
☐ Old Archive (over 60 days)

No	Account of Package	Status	Order Number	Amount	Currency	Date of Creation	Package Creator	Source	Package Description	Signatories	Orders	Open	Close	Sign	Delete
977	2500009-1100220033	Open	0	0,00	HRK	27.07.2010	HYPOnet korisnik	Ručni unos							<input type="button" value="Delete"/>
974	2500009-1100220033	Closed	58	290.610,01	HRK	14.07.2010	Test user	SEB Entry			<input type="button" value="Orders"/>	<input type="button" value="Open"/>		<input type="button" value="Sign"/>	<input type="button" value="Delete"/>


*Each status has all necessary fields regarding the package and payment order.*

Package status:

1. Status "Open" offers the possibility of closing, deleting, changing and printing of payment order.
2. Status "Closed" offers the possibility of changing, deleting, signing and printing of payment order.
3. Status "Signed" allows printing of payment order that was selected within Payment orders.
4. Status "Partially signed" shows payment orders for which two authorised signatures are needed, the package waits for the second signature.
5. Status "Packages in preparation" – payment orders within packages in preparation can be corrected, deleted or printed.

List of Orders in Package No. 17				Account of Ordering Party: 2500009-1100110011 HRK			<- Back to the Package List		
Priority	Expected Value Date	Amount	Currency	Account/ Name of Beneficiary	Purpose	Correct	Change	Delete	Print
No	12.02.2010	104.999,99	HRK	2500009-1100220011 Test d.o.o.	Test Payment	Yes	<a href="#">Change</a>	<a href="#">Delete</a>	<a href="#">Print</a>
No	12.02.2010	52,00	HRK	2500009-1100330011 Test2	Another Test Payment	Yes	<a href="#">Change</a>	<a href="#">Delete</a>	<a href="#">Print</a>

6. Status "In process" allows printing of payment order after selecting it within menu Payment orders.
7. Status "archived" – payment orders can be processed successfully or not. The package that is marked as incorrect (rejected) can be repeated (button Repeat) and a fully new package with status „Open“ will be created. You can correct potential errors and send it back to the bank for processing. You can print the following from status „Archived“:
  - Payment order 14
  - Notification on executed payment
  - SWIFT message (MT103)
 SWIFT message can be downloaded in SWIFT format.


**Packages Overview**

HYPOnet  
korisnik
 [Help](#)
[X](#)

Company 
☒ All Companies

Selected Account 
☒ All Accounts

Date of Entry from  to 

☐ Domestic Payments
 ☒ International Payments

☐ Open
 ☐ Closed
 ☐ Partially Signed
 ☐ Signed
 ☐ In Process
 ☒ Archived
 ☐ Archive till 28.02.2009
 ☐ Old Archive (over 60 days)

☐ Packages in Preparation  
(Open, Closed, Partially Signed)

[Show](#)

List of Orders in Package No. 101				Account of Ordering Party: 1075-1101016189-840 USD			<- Back to the Package List		
Priority	Date of Creation / execution	Amount	Currency	Account of Beneficiary Name of Beneficiary	Purpose	Print	MT103		
No	18.06.2010 18.06.2010	999,99	EUR	CH67087070000N212705A LOGITECH EUROPE	INV.NO. 23	<a href="#">Payment14</a>	<a href="#">Notification</a>	<a href="#">Swift</a>	<a href="#">Download</a>

Old archive – packages created before 60 and more days.

### 2.6.3. Fund transfer

If you want to buy or sell, or transfer foreign currency to accounts of other entities, choose: Entry – Transfer type.

The screenshot shows the 'Transfer order' window. The 'Transfer type' dropdown menu is open, displaying three options: 'Purchase of foreign currency' (highlighted), 'Sale of foreign currency', and 'Transfer to foreign account'. A 'New Order' button is visible below the dropdown.

#### 2.6.3.1. Purchase of foreign currency

The screenshot shows the 'Transfer order' window for 'Purchase of foreign currency'. The 'Transfer type' is set to 'Purchase of foreign currency'. The 'From account' section shows 'Company' as 'TESTNA TVRTKA D.O.O.' and 'Account' as '2500009-1100110011' with 'Currency' as 'HRK'. The 'To account' section shows 'Account' as '1100110011 EUR' with 'Currency' as 'EUR'. The 'Name' field is 'TESTNA TVRTKA D.O.O.', 'ULICA 10', and 'Zagreb'. The 'Bank' field is '2500009 HYPO ALPE-ADRIA-BANK D.D.'. The 'ORDER DETAILS' section shows 'Amount' as '100,00', 'Currency' as '978-EUR', 'Date of execution' as '09.03.2010', and 'Purpose of Remittance' as 'Buying 100 EUR'. The 'Agreed exchange rate' is set to 'No'. At the bottom, there are 'Confirm', 'Save as Template', and 'Cancel' buttons.

**From account:** choose HRK account from drop-down menu that will be debited by the bank for purchasing of foreign currency.

**To account:** choose your foreign currency account (FX) from the drop-down menu.

**Name:** company name will be entered automatically according to selected account. Entry of all receiver data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.

**Bank:** will be filled out automatically according to entered bank identification number.

**Amount and Currency:** enter the amount and choose currency – conversion will be done automatically if it is a matter of foreign currency.

**Date of execution:** date of wanted payment order execution, entry can be up to 14 days in advance.

**Agreed exchange rate:** mark with «Yes» if you have agreed a special exchange rate with the bank.

**Purpose of remittance:** you can enter the field or leave it empty

**Save as template:** purchase of foreign currency can be saved as template by clicking on Save as template. Then enter the template name and click on Confirm.

### 2.6.3.2. Sale of foreign currency

Transfer order			
Transfer type:		Sale of foreign currency	
From account			
Company TESTNA TVRTKA D.O.O.			
Account	Currency	Name	
1100110011 EUR	978-EUR	TESTNA TVRTKA D.O.O.	
To account			
Account of Beneficiary	Currency	Name	Complete
2500009-1100110011	HRK	Testna tvrtka d.o.o.	
Bank		Ulica 10	
HYPO ALPE-ADRIA-BANK D.D.		Zagreb	
ORDER DETAILS			
Amount:	100,00	Currency:	978-EUR
		Agreed exchange rate: <input type="radio"/> Yes <input checked="" type="radio"/> No	
Reference Number (Credit):			
01 12345			
Date of execution: 10.03.2010			
Purpose of Remittance: Selling 100 EUR			
<input type="button" value="Confirm"/> <input type="button" value="Save as Template"/> <input type="button" value="Cancel"/>			

**Foreign currency account:** choose FX account from drop-down menu that will be used for sale of foreign currency.

**Name:** company name will be entered automatically according to selected account. Entry of all receiver data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.

**Account of beneficiary:** enter the account.

**Currency:** only HRK is possible.

**Bank:** will be filled out automatically according to entered bank identification number.

**Name:** the company name will be entered automatically using data from JRR (Unique Account Registry) if you have chosen option Complete otherwise you can enter data manually.

At payment orders higher than 105.000,00 HRK, a message will appear indicating obligatory entry of all beneficiary data (name and full address) in accordance with the Law on prevention of money laundry.

**Amount:** enter the amount.

**Currency:** select currency.

**Date of execution:** date of wanted payment order execution.

**Agreed exchange rate:** mark with «Yes» if you have agreed a special exchange rate with the bank.

**Reference number (credit):** if your payment order requires a credit reference number, please enter it according to regulations of the domestic payment system.

**Purpose of remittance:** you can enter the field or leave it empty.



### 2.6.3.3. Transfer to foreign account

Transfer order			
<b>Transfer type:</b>		Transfer to foreign account	
<b>From account</b>			
Company			
TESTNA TVRTKA D.O.O.			
Account	Currency	Name	
1100110022 EUR	978-EUR	TESTNA TVRTKA D.O.O.	
<b>To account</b>			
Bank	Name		
2500009-HYPO ALPE-ADRIA-BANK D.D.	TESTNA TVRTKA		
Account of Beneficiary	Currency		
1100110011	978-EUR	ULICA 10	
		ZAGREB	
<b>ORDER DETAILS</b>			
Amount:	100,00	Currency:	978-EUR
			Agreed exchange rate: <input type="radio"/> Yes <input checked="" type="radio"/> No
Date of execution:	09.03.2010		
Purpose of Remittance:	Transfer 100 EUR		
<input type="button" value="Confirm"/> <input type="button" value="Save as Template"/> <input type="button" value="Cancel"/>			

**Account:** choose an account from drop-down menu that will be debited by the bank for fund transfer.

**Name:** company name will be entered automatically according to selected account. Entry of all receiver data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.

**Account of beneficiary:** enter the account.

**Currency:** choose currency.

**Bank:** select bank from the drop-down menu.

**Name:** enter the name of beneficiary.

**Amount:** enter the amount.

**Currency:** select currency you are transferring to another foreign currency account.

**Date of execution:** date of wanted payment order execution.

**Agreed exchange rate:** mark with «Yes» if you have agreed a special exchange rate with the bank. Agreed exchange rate cannot be marked if currency of paying and debiting is the same.

**Purpose of remittance:** you can enter the field or leave it empty.

### 2.6.3.4. Overview

You can correct, delete and sign payment orders for transfer within the overview. Payment orders can be printed in all kinds of statuses.

#### 2.6.4. File transfer to server

It is possible to send three file types:

- *SEFX1 file* for sending of several payment orders 14 to the bank, created in your own local application (international payments).
- *File for transfer of collective orders in FINA format* – files can directly be sent through HYPOnet by using this service. Until now they must have been submitted in FINA branches on magnetic data carrier (disc). The file is created in the local accounting application (domestic payments).
- *Automatic entry of personal income* – the file for automatic entry of personal income is created by the bank.

Press button **Browse** and select locally saved file in order to send one of the given file types. The name of selected file will be shown in the empty field, click on **Send file**. You will get a message on successfully performed sending, otherwise you will receive a list of errors that have to be corrected, and then repeat the sending procedure.

**Transfer File to the Server**

By using this option, the files containing orders created in your business application may be sent directly to the Bank for processing.  
It is possible to send the following files:

1. File containing international payment orders in SEFX 1 format.
2. File containing collective order for transfer in FINA format  
The file format has been created by Financijska agencija (FINA) and you may find it if you visit their web page [www.fina.hr](http://www.fina.hr).
3. File for automatic entry of personal income  
  
Format of the file for automatic entry of personal income to current accounts is AKOD3. The format AKOD2 is used for entry of personal income to foreign currency accounts.

Select the file to be transferred

For any further questions, feel free to contact our User Support Team.

## 2.6.5. Payout of foreign currency (entry)

**International Payments (Order 14) - BASIC INFORMATION**

Payment Instrument: 13 strana gotovina

**ORDERER**

Name (50): TESTNA TVRTKA D.O.O. Bank: HYPO ALPE-ADRIA-BANK D.D.

Account of Ordering Party: 1101243429 EUR SWIFT Address: HAABHR22

**BENEFICIARY**

Account/IBAN: 2500009-1100110011 Code of Foreign Company: 1 Corporate entities SWIFT Address: HAABHR22XXX List of foreign banks: Confirm BIC Register

Name and Seat of Beneficiary (59): TESTNA TVRTKA D.O.O. Company's Country Code: 040 AUSTRIJA Name and Address of Bank (57): HYPO ALPE-ADRIA-BANK D.D.

RELJINA ULICA 10 Country Code of Foreign Bank: 191 HRVATSKA ZAGREB

Intermediary institution: Intermediary

**OTHER INFORMATION**

Information on Payment (70): INV.NO. 12 It is recommended to enter the name in English

Amount in the Currency (32A): 999,99 Account for charges: 1100110011-HRK

Currency Symbol-Code: 978-EUR Date of execution: 16.08.2010 Execution schedule Security number:

Costs of Bank (71A): Debiting the orderer Comment:

Confirm Cancel

### Basic information

#### *Orderer*

Data Name and Bank can not be changed.

#### *Beneficiary*

Enter the account number for debiting in the field Account/IBAN.

Enter the country code of last destination point into the field Code of foreign company.

#### *Other information*

Enter the field Amount and Account for charge at all events.

The remaining fields will be filled up automatically.

### CNB statistics

Click on **Select** in order to choose necessary payment reason code.

Enter the payment amount.

The field loan registration number will be entered if selected payment reason code requires entering of loan registration number under the terms of law.

Enter control book contract number and year if data is needed because of chosen payment reason code.

Costs for foreign trade are initially set on «0-osnovni posao» (basic transaction), but you can change it if necessary.

### Information on cover

Select the account from drop-down menu that will be debited by the bank for created payment order. Cover in payment order currency has to be secured for the selected account.

Click on Yes if you agreed with the bank upon a special exchange rate.

The form for payout of foreign currency must be printed, certified by company stamp and signed at last. The signature has to be in accordance with the signing card deposited in the bank.

Deliver the form personally when withdrawing foreign currency in the bank.

## 2.7. Incoming payments (collecting from abroad)

### 2.7.1. Income overview

You have to open program menu Incoming payments in order to view incoming payments from abroad. Enter company name, time period and mark View on the Incoming payments, then click on **Show**. Incoming payments will be display. You can view them, print Notification on income and/or payment order 10 by pressing the belonging buttons.

Company:  All Companies: ☐ ☒ Old Archive (over 60 days)

Date from  to

Incoming Payments ☒ View

Changes of CNB data ☐ Create ☐ Sign ☐ In Process ☐ Archived

TRN	Gross Amount	Currency	Date of Notification	Ordering Party	Value Date	Notification	Order 10
0780920000830444	40,00	EUR	14.10.2009	Test	14.10.2009	<input type="button" value="Notification"/>	<input type="button" value="Print"/>

### 2.7.2. Change of CNB attributes

You can change CNB (Croatian National Bank) attributes, i.e. payment reason code and loan registration number for each incoming payment. Choose Change of CNB attributes and mark Create, then click on **Show**. Select the one income you want to change CNB attributes for in the displayed list of incoming payments and within the previously defined time period by clicking on button Select in the Change of CNB attributes column. After doing so, change data.

Incoming Payments HYPOnet User

Company:  All Companies: ☐

Date from  to

Incoming Payments ☐ View ☒ **Changes of CNB data: Create** ☐ Sign ☐ In Process ☐ Archived

TRN	Gross Amount	Currency	Date of Notification	Ordering Party	Value Date	Notification	Changes of CNB data	Status
0780620000179601	87.111,00	SEK	09.08.2006	TEST TVRTKA D.O.O.	09.08.2006	<input type="button" value="Notification"/>	<input type="button" value="Select"/>	Open
0780620000178142	43.980,00	EUR	20.07.2006	Testna tvrtka d.o.o.	20.07.2006	<input type="button" value="Notification"/>	<input type="button" value="Select"/>	Open

The screen (form) for change of CNB attributes consists of two tabs: *Basic information* and *Change of CNB attributes*.

**Basic information:** SWIFT message data is given here and cannot be changed.

**Change of CNB attributes:** if you are changing data, it is necessary to delete existing data first by clicking on button Delete (as given screenshot).

☒ Basic Information ☐ Changes of CNB data

**Notification of Inflow (Order 10) - CNB STATISTICS**

Reason of Payment Code:

Description:

Loan Registration No.:

Amount:

Total Amount of Order: 87.111,00 Subtotal Amount: 87.111,00 Balance to the Total Amount: 0,00

Reason of Payment Code	Description	Amount	Loan Registration No.	Delete
374	Pravne, računovodstvene i konzultantske usluge	87.111,00		<input type="button" value="Delete"/>

After deleting data, it is necessary to enter new ones. You should then choose the payment reason code from key-code-list and click on **Select**, after which field **Description** will be filled out automatically. Enter the loan registration number in case it concerns a loan and the amount.

The payment reason code and loan registration number can be created within specification and in several items respectively. Fill out the fields and click on **Enter**, then repeat the procedure as long as the total amount does match with the income amount (gross).

Reason of Payment Code	Description	Amount	Loan Registration No.	Delete
110	Roba	37.111,00		Delete
850	Krediti	50.000,00	12345678	Delete

The confirmed payment order will be available in status **Sign** where it has to be signed in order to be send to the bank for processing. Processed payment orders can be found in status **Archive**.

Created forms with changed CNB attributes can be printed by using button **Print**.

## 2.8. Other services

### 2.8.1. Loan overview

The HYPOnet provides an insight into loans of legal entities.

Account	Account name	Contract number	Maturity date	Approved amount	Date of approval	Reference number	Date and time of the last change	Account status
51001128	Loans for working capital	5/2009	30.06.2018	100.000,00 HRK	04.06.2008	05 100110517-510011283	31.10.2008 20:03:21	<a href="#">Show</a>

In addition to basic information on loans, detailed information on single loans can be viewed by clicking on **Show**.

Account status: 51001128		HRK
Not utilized principal:		0,00
Date of loan utilization:	04.06.2008	
Amount of annuity/rate:		1.064,49
Amount interest:		0,00
Maturity of the next obligation:	30.11.2008	
Not mature capital:		100.000,00
Mature capital:		0,00
Mature interest:		0,00
Penalty interest:		0,00
Other fees:		0,00
Overpayment:		0,00
Total mature debt:		0,00

### 2.8.2. Card overview

#### 2.8.2.1. Overview of general information on card account

You need to choose option Card overview in the program menu in order to look through all information on card accounts.

Account Company	Card type	Approved limit	Account Status	Balance on Account	Card details
011-45-000088 HRK TESTNA TVRTKA D.O.O.	VISA Business	0,00	Active	<a href="#">Show</a>	<a href="#">Show</a>

By clicking on **Show** in the Account balance column you can see more details on single card accounts.

Account status: 011-45-000088 HRK	
Due debt:	1.265,30
Undue debt:	7.341,58
Total debt:	8.606,88
Overpayment:	0,00
Date of next statement:	01.01.2010

In the card details you will find information on card user, card number and card status.

Name and surname of final card user	Card number	Card status	Information on card is available until:	Limiti
Card User 1	4685 xxxx xxxx 1007	Expired	04.06.2010 14:51:50	Select
Card User 2	4685 xxxx xxxx 0306	Expired	04.06.2010 14:51:50	Select
Card User 3	4685 xxxx xxxx 0710	Expired	04.06.2010 14:51:50	Select
Card User 4	4685 xxxx xxxx 0702	Expired	04.06.2010 14:51:50	Select

### 2.8.2.2. Overview of card account turnover

Company		TESTNA D.O.O.		Card type		VISA Business	
Selected Account		011-45-000088 HRK		Value Date from		09.03.2009 to 10.03.2010	
<input checked="" type="checkbox"/> Credit <input checked="" type="checkbox"/> Debit		Amount from		to			
<div> <div>Show</div> </div>							
Total Credit: 0,00				Total Debit: 7.341,58			
Date of Entry Value Date	Debit	Credit	Currency	Purpose of Remittance	Card number		
18.12.2009 18.12.2009	1.000,00	0,00	HRK	Transaction 1	4685 xxxx xxxx 4100		
18.12.2009 18.12.2009	1.000,00	0,00	HRK	Transaction 2	4685 xxxx xxxx 4100		
18.12.2009 18.12.2009	1.000,00	0,00	HRK	Transaction 3	4685 xxxx xxxx 4100		

It is possible to view all turnovers of the selected card account within menu Turnover.

The turnover can be viewed according to the following criteria: selected account, value date, card type and amount.

## 2.9. Documents

### 2.9.1. Entry – Creation of new request

The following request can be created through HYPOnet:

- Notification on calculated interest
- Notification on calculated charges
- Report on solvency (IS-2)

#### 2.9.1.1. Request creation for Report on solvency

Creation of Report on solvency will be charged in accordance with the valid bank tariff.

Request for the IS-2 report can be proposed by a user with authorisation for DPS signature.

Creation of new request	
Document type	Report on solvency
<div>New request</div>	
From account:	
On request:	HYPOnet user
Selected Account:	2500009-1100110011 HRK
Date of execution:	9.3.2010
<div>Confirm</div>	

**Document type:** choose Report on solvency in the drop-down menu and click on **New request**.

**On request:** select company or user who is creating the request from the drop-down menu.

**Selected account:** select account in drop-down menu for which Report on solvency should be created.

**Date of execution:** for this type of report it is possible to enter a date 30 days backwards.

Request will be created by clicking on **Confirm**.

### 2.9.1.2. Request creation for Notification on calculated interest and Notification on calculated charges

Mentioned notifications are created for previous accounting period.

**Creation of new request**

Document type: Notification on calculated interest  
 New request: Notification on calculated interest  
 Notification on calculated charges

From account:  
 Selected Account: 2500009-1100110011 HRK  
 For the month: 02 Year: 2010  
 Confirm

**Document type:** choose Notification on calculated interest or Notification on calculated charges in the drop-down menu and click on **New request**.

**Selected account:** select account in drop-down menu for which Notification should be created.

**For the month / year:** define calculation period for which Notification should be created by using given drop-down menu.

Request will be created by clicking on **Confirm**.

### 2.9.2. Overview

Document type: Report on solvency  
 Company: TESTNA TVRTKA D.O.O.  
 Selected Account: 2500009-1100110011 HRK ☒ All Accounts  
 Date of Entry from: 1.01.2010 to 10.03.2010  
☐ Open ☐ In Process ☒ Archived  
 Show

Status	Note	Request date	For the Account Name of Beneficiary	For the date	Request creator	Display Signatures	Print
Processed		09.03.2010	2500009-1100110011 HRK TESTNA TVRTKA D.O.O.	08.02.2010	HYPOnet user	<a href="#">Signature list</a>	

For viewing documents according to their statuses, it is necessary to choose document type, company and account in the drop-down menu.

All created requests that need to be signed in order to be send to the bank for processing can be found in status Open.

After being processed, they will be put into status Archived where you can view and print Notification on calculated interest and Notification on calculated charges, while Report on solvency can be printed only once.

### 2.10. Templates

HYPOnet enables creation and change of templates for payment. It is possible to create templates for HRK and foreign currency (FX) payment orders, as well as fund transfers (purchase of foreign currency, sale of foreign currency and fund transfer to FX accounts).



2500009-1100110011 HRK

▼

Template name

Name of Beneficiary

Account of Beneficiary

New template

Show

Template name	Account of Beneficiary	Name of Beneficiary	Change	Delete
Test Partner 1	2500009-1111221122	Test Company d.o.o.	<a href="#">Change</a>	<a href="#">Delete</a>
Test Partner 2	2500009-1133223322	Partner d.d.	<a href="#">Change</a>	<a href="#">Delete</a>

HYPOnet enables creation and change of templates by using menu item Templates or when entering payment order.

Within this menu it is possible to create templates for all types of payments that are given in HYPOnet.

### 3.0. Messages (internal mail)

Messages, i.e. internal mails are an additional way of communication between customer and bank.

Messages that have been sent by bank or client can be viewed by defining time period and message type. Click on **Show** after marking received or sent messages and a list of required messages will be displayed.

Message sent from

Received Messages:

☒ Received Messages
 ☐ Sent Messages

1.03.2009

to

10.03.2010

Message to all users

▼

Show

New Message

Date of Message	Title of Message	Type of Message	Message Status	Select	Print
07.05.2009	New functionality	Message to all users		<a href="#">Select</a>	<a href="#">Print</a>
06.05.2009	Test message	Message to all users		<a href="#">Select</a>	<a href="#">Print</a>

If you want contact the bank via message, click on **New message** and an additional window for entering of message will open up.

The message option is intended for commenting and questioning.

HYPOnet – User Manual

25

Message sent from  to

☐ Received Messages ☒ Sent Messages

Messages:

Title of Message:

Message Content:

### 3.1. Information

In the Information menu you can view our official website and presently valid exchange rate list.

### 3.2. Administration of authorisations

Company

Name and surname	Administrator of rights	Credits	Cards	Sign on	Sign off	
HYPOnet User 1	<input type="checkbox"/>	<input type="button" value="Sign on"/>	<input type="button" value="Sign on"/>	<input type="button" value="Sign off"/>		
Sign off of account HYPOnet User 3						
Account Number	Card number	Account type	Currency	Client	Card owner	Sign off
011-45-000068	4685 xxxx xxxx 0009 Visa Business	HRK	TESTNA TVRTKA D.O.O.	HYPOnet User 1	<input type="checkbox"/>	
011-45-000068	4685 xxxx xxxx 0108 Visa Business	HRK	TESTNA TVRTKA D.O.O.	HYPOnet User 2	<input type="checkbox"/>	
011-45-000068	4685 xxxx xxxx 0405 Visa Business	HRK	TESTNA TVRTKA D.O.O.	HYPOnet User 3	<input type="checkbox"/>	

The administration of authorisations allows independent administration of user rights, as well as assignment of roles for viewing loans and cards to every single HYPOnet user, excepting oneself.

The right to administrate authorisations is approved by authorised representative on application form or via written letter.

## 4. SUPPORT AND CONTACT

**HYPONET-ADRIA-BANK D.D.**  
 Slavenska avenija 6, Zagreb  
<http://www.hypo-alpe-adria.hr>  
[bank.croatia@hypo-alpe-adria.hr](mailto:bank.croatia@hypo-alpe-adria.hr)

**HYPOnet:**  
<https://www.hypo.hr>  
[hyponet.croatia@hypo-alpe-adria.hr](mailto:hyponet.croatia@hypo-alpe-adria.hr)

**Customer Service: 0800 14 14**  
 For calls from abroad: +385 1 6030 000